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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/575,636	04/13/2006	Chang-Yeop Hwang	97176	4649

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EXAMINER
AMELUNXEN, BARBARA J

ART UNIT	PAPER NUMBER
3694	

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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

	Application No.	Applicant(s)
Office Action Summary	10/575,636	HWANG, CHANG-YEOP
	Examiner	Art Unit	
	Barbara J. Amelunxen	3694	

-- *The MAILING DATE of this communication appears on the cover sheet with the correspondence address* --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE <u>3</u> MONTH(S) OR THIRTY (30) DAYS,
WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.
- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed
  after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
  Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any
  earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) ☒ Responsive to communication(s) filed on <u>13 April 2006</u>.
2a) ☐ This action is **FINAL**.   2b) ☒ This action is non-final.
3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is
closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) ☒ Claim(s) <u>1-19</u> is/are pending in the application.
 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
5) ☐ Claim(s) _____ is/are allowed.
6) ☒ Claim(s) <u>1-19</u> is/are rejected.
7) ☐ Claim(s) _____ is/are objected to.
8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) ☐ The specification is objected to by the Examiner.
10) ☒ The drawing(s) filed on <u>13 April 2006</u> is/are: a) ☒ accepted or b) ☐ objected to by the Examiner.
 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) ☒ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 a) ☒ All b) ☐ Some * c) ☐ None of:
  1. ☒ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. _____.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage
   application from the International Bureau (PCT Rule 17.2(a)).
 * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) ☒ Information Disclosure Statement(s) (PTO/SB/08)
 Paper No(s)/Mail Date <u>11/24/2006</u>.

4) ☐ Interview Summary (PTO-413)
 Paper No(s)/Mail Date. _____
5) ☐ Notice of Informal Patent Application
6) ☐ Other: _____

DETAILED ACTION

Status of Claims

1. Claims 1-19, of US Application 10/575,636, are being considered herein.

Claim Rejections - 35 USC § 112

2.   The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

3.   **Claim 1-19 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.**

4.   The scope of Claims 1, 2, 18, and 19 is unclear as it recites "*receiving product transaction information including ….*" (*In re Zletz*, 13 USPQ2d 1320

(Fed.Cir.1989)).   However, it is unknown, from "where" is the method/system "*receiving*

product transaction information including …." Clarification and corrections are required.

5.   Claims 1(d) and18(d) cite the phrase "… *a mobile terminal transmitted in*

connection to WAP is …".   However, this language (or terms) is unclear to one of

ordinary skill. It may appear that critical terms are missing in the sentence.

Therefore, Claims 1(d) and 18(d) are being interpreted as follows: "*approving the*

payment under the condition that a mobile terminal <u>phone number</u> transmitted in

connection to <u>the service provider server using WAP</u> is identical to the mobile terminal

number received in the electronic shopping mall server when he purchaser mobile

terminal <u>using WAP service</u> accesses <u>the service provider server</u> with the use of the

URL callback" (*In re Zletz*, 13 USPQ2d 1320 (Fed. Cir. 1989)).   Clarification and

corrections are required.

6.   Claims 2(c) and 19(c) cite "… *a mobile terminal transmitted in connection to*

WAP is …". However, this language (or terms) is unclear to one of ordinary skill.   WAP

is a protocol. You can't access a protocol. It would be like accessing Windows XP.

Windows XP enables you to access the internet and URL, using Internet Explorer,

Netscape. Therefore, purchaser mobile terminal can use WAP to access a server at

some URL address, using the URL address sent "back" to the mobile terminal from

some other internet connected server or from the "callback" URL (*In re Zletz*, 13

USPQ2d 1320 (Fed. Cir. 1989)).   Clarifications and corrections are required.

7.   Therefore, Claims 3-17 are also rejected as they depend on Claims 1 and 2.

8.   Claims 18 and 19 are system claims directed to an apparatus, i.e. a computer, and are rejected under 35 U.S.C. 112, second paragraph. They are **hybrid claims**, as they are directed to method steps. It has been held that a claim that recites both an apparatus and a method steps for using said apparatus is indefinite under section 112, paragraph 2, as such a claim is not sufficiently precise to provide competitors with an accurate determination of the 'metes and bounds' of protection involved (*IPXL Holdings LLC v. Amazon.com Inc.*, 77 USPQ2d 1140 (CA FC 2005); *Ex parte Lyell*, 17 USPQ2d 1548 (B.P.A.I. 1990)). In addition, a single claim which purports to be both a product or machine and a method steps is also ambiguous and is properly rejected under 35 USC 112, second paragraph, for failing to particularly point out and distinctly claim the invention (*Ex Parte Lyell*, 17 USPQ2d 1548 (B.P.A.I. 1990)).

Claim Rejections - 35 USC § 101

9.   35 U.S.C. 101 reads as follows:

Whoever invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement thereof, may obtain a patent therefor, subject to the conditions and requirements of this title.

10.   Claims 1-19 are rejected under 35 U.S.C. 101 because the claimed invention is directed to non-statutory subject matter.

11.   Claims 1 and 2 recite *"A method for approving electronic payment in an electronic shopping mall with the use of..."* and is directed to purely mental steps. In order for a method to be considered a "process" under § 101, a claimed process must either (1) be tied to another statutory class (such as a particular apparatus) or (2) transform underlying subject matter (such as an article or materials) (*Diamond v. Diehr,* 450 U.S. 175, 184 (1981); *Parker v. Flook,* 437 U.S. 584 n.9 (1978); *Gottschalk v. Benson,* 409 U.S. 63, 70 (1972); *Cochrane v. Deener,* 94 U.S. 780, 787-788 (1876)). If

neither of these requirements is met by the claims, the method is not a patent eligible

process under § 101 and is non-statutory subject matter, as is the case of Claims 1 and

2. Thus, to qualify as a statutory process, the claim should positively recite the other

statutory class (the thing or product) to which it is tied, for example, by identifying the

apparatus that accomplishes the method steps, or positively recite the subject matter

that is being transformed, for example, by identifying the material that is being changed

to a different state.

12.   Claims 18 and 19 are directed to a *"system"*. Specifically, Claims 18 and 19

recite a *"product transaction information", an "payment certification", "SMS including*

URL callback", and "payment". However, this is merely software, and it has been held

that software without a required computer-readable medium–storing the software that,

when executed, causes the computer to perform a particular process or method (MPEP

2106.01) is merely nonfunctional descriptive material and non-statutory under 35 U.S.C.

101.

13.   Therefore, Claims 3-17 are also rejected, as they depend respectively on

Claims 1 and 2.

Claim Rejections - 35 USC § 102

14.   The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102

that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section
122(b), by another filed in the United States before the invention by the applicant for
patent or (2) a patent granted on an application for patent by another filed in the United
States before the invention by the applicant for patent, except that an international
application filed under the treaty defined in section 351(a) shall have the effects for
purposes of this subsection of an application filed in the United States only if the
international application designated the United States and was published under Article
21(2) of such treaty in the English language.

15.   **Claims 1-3 and 18-19 are rejected under 35 U.S.C. 102(e) as being**

anticipated by Edwin Gonzalez (US 2005/0075958, hereinafter referred to as

"Gonzalez")

Regarding Claims 1 and 18: Gonzalez discloses:

(a) receiving product transaction information including product information and price

information of a product to be purchased together with a mobile terminal number of the

purchaser and an authentication code for identifying the purchaser from a purchaser

terminal that accesses the electronic shopping mall server (see <u>Gonzalez</u>: cellular

phone **10**; **Figs. 1-3**; [¶¶ 0001, 0018, 0022-0024]);

(b) requesting payment certification with transmitting payment certification

information including the mobile terminal number and the purchaser-identifying

authentication code to the mobile communication service provider server, and then

waiting for a response (see <u>Gonzalez</u>: **Figs. 4-5**; [¶¶ 0001, 0004, 0019]);

(c) transmitting SMS (Short Message Service) including URL callback for linking

WAP access of the payment approving server to the purchaser mobile terminal through

the mobile communication service provider server when the mobile communication

service provider server transmits a certification success code as a result of inquiring the

mobile communication subscriber database with the use of the payment certification

information (see <u>Gonzalez</u>: Abstract; **Figs. 2-3**; [¶¶ 0018-0020]); and

(d) approving the payment under the condition that a mobile terminal transmitted in

connection to WAP is identical to the mobile terminal number received in the electronic

shopping mall server when the purchaser mobile terminal accesses WAP with the use

of the URL callback (see <u>Gonzalez</u>: Abstract; **Figs. 1, 2, 4**; [¶¶ 0008, 0017, 0020, 0023-

0024]).

Regarding Claims 2 and 19: <u>Gonzalez</u> discloses:

(a) receiving product transaction information including product information and price

information of a product to be purchased together with a mobile terminal number of the

purchaser from a purchaser terminal that accesses the electronic shopping mall server (see <u>Gonzalez</u>: cellular phone **10**; **Figs. 1-3**; [¶¶ 0001, 0018, 0022-0024]);

(b) transmitting SMS including URL callback for linking WAP access of the payment approving server to the purchaser mobile terminal through the mobile communication service provider server (see <u>Gonzalez</u>: Abstract; **Figs. 2-3**; [¶¶ 0018-0020, 0022]);

(c) receiving a purchaser-identifying authentication code from the purchaser mobile terminal under the condition that a mobile terminal number transmitted in connection to WAP is identical to the mobile terminal number received in the electronic shopping mall server when the purchaser mobile terminal accesses WAP with the use of the URL callback (see <u>Gonzalez</u>: Abstract; **Figs. 1, 2, 4**; [¶¶ 0008, 0017, 0018, 0020, 0023-0024]);

(d) requesting payment certification with transmitting payment certification information including the mobile terminal number and the purchaser-identifying authentication code to the mobile communication service provider server, and then waiting for a response (see <u>Gonzalez</u>: **Figs. 4-5**; [¶¶ 0001, 0004, 0019]); and

(e) approving the payment when the mobile communication service provider server transmits a certification success code as a result of inquiring the mobile communication subscriber database with the use of the payment certification information (see <u>Gonzalez</u>: Abstract; Claims 1, 4; **Figs. 1, 2, 4**; [¶¶ 0008, 0017, 0019-0024]).

Regarding Claim 3: <u>Gonzalez</u> discloses: The method for approving electronic payment according to claim 1

- wherein the purchaser-identifying authentication code is a resident registration number of the purchaser or a secret number registered to the mobile communication service provider server by the purchaser (see <u>Gonzalez</u>: server **12** creates JAD files that correspond to the aliases created by the user; **Figs. 4-6**; Claims 1, 4; [¶¶ 0019, 0024]).

Claim Rejections - 35 USC § 103

16.   The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

17.   **Claims 4-10 and 11-17 are rejected under 35 U.S.C. 103(a) as being unpatentable over <u>Edwin Gonzalez</u> (US 2005/0075958, hereinafter referred to as**

"Gonzalez"), in view of <u>Kim et al</u>. (US 2005/0086164, hereinafter referred to as "Kim").

Regarding Claims 4 and 11: <u>Gonzalez</u> discloses the previous claim.

<u>Gonzalez</u> does not specifically disclose: wherein, in the step (c)/(e), the certification success code is transmitted under the conditions that:

- as a result of inquiring the mobile communication subscriber database by the mobile communication service provider server, it is determined that the mobile terminal number is recorded in the mobile communication subscriber database and a mobile communication charge of the purchaser is not delayed.

However, <u>Kim</u> does disclose: wherein, in the step (c)/(e), the certification success code is transmitted under the conditions that (see <u>Kim</u>: Abstract):

- as a result of inquiring the mobile communication subscriber database by the mobile communication service provider server, it is determined that the mobile terminal number is recorded in the mobile communication subscriber database and a mobile communication charge of the purchaser is not delayed (see <u>Kim</u>: Abstract; mobile phone **100**; **Fig. 2**; [¶¶ 0002, 0004, 0022, 0024-0025).

It would have been obvious to modify <u>Gonzalez'</u> teachings with <u>Kim's</u> in order to: certify success in paying electronically using a mobile phone and where the mobile communication charge of the purchaser is not delayed.

Regarding Claims 5 and 12: <u>Gonzalez</u> discloses the previous claim.

<u>Gonzalez</u> does not specifically disclose: wherein, in the step (c)/(e), the certification success code is transmitted under the conditions that:

- as a result of inquiring the mobile communication subscriber database by the mobile communication service provider server, it is determined that the mobile terminal number is recorded in the mobile communication subscriber database, a mobile communication charge of the purchaser is not delayed, and the purchaser mobile terminal is not terminated or suspended.

However, <u>Kim</u> does disclose: wherein, in the step (c)/(e), the certification success code is transmitted under the conditions that:

- as a result of inquiring the mobile communication subscriber database by the mobile communication service provider server, it is determined that the mobile terminal number is recorded in the mobile communication subscriber database, a mobile communication charge of the purchaser is not delayed, and the purchaser mobile terminal is not terminated or suspended (see <u>Kim</u>: Abstract; mobile phone **100**; **Fig. 2**; [¶¶ 0006, 0022, 0025-0028, 0038, 0041, 0045, 0048-0049, 0051-0052]).

It would have been obvious to modify <u>Gonzalez'</u> teachings with <u>Kim's</u> in order to: inquire in the database of the mobile communication service provider if it has the mobile terminal number recorded in the database and to charge the purchase with the purchase made.

Regarding Claims 6 and 13: <u>Gonzalez</u> discloses the previous claim.

<u>Gonzalez</u> does not specifically disclose: wherein, in the step (c)/(e), the certification success code is transmitted under the conditions that:

- as a result of inquiring the mobile communication subscriber database by the mobile communication service provider server, it is determined that the mobile terminal number is recorded in the mobile communication subscriber database, a mobile communication charge of the purchaser is not delayed, the purchaser mobile terminal is not terminated or suspended, and the purchaser-identifying authentication code input from the purchaser terminal is identical to a purchaser-identifying authentication code recorded in the mobile communication subscriber database.

However, <u>Kim</u> does disclose: wherein, in the step (c)/(e), the certification success code is transmitted under the conditions that:

- as a result of inquiring the mobile communication subscriber database by the mobile communication service provider server, it is determined that the mobile terminal number is recorded in the mobile communication subscriber database, a mobile communication charge of the purchaser is not delayed, the purchaser mobile terminal is not terminated or suspended, and the purchaser-identifying authentication code input from the purchaser terminal is identical to a purchaser-identifying authentication code recorded in the mobile communication subscriber database (see <u>Kim</u>: Abstract; mobile phone **100**; **Fig. 2**; [¶¶ 0006, 0022, 0024-0028, 0038, 0041, 0045, 0048-0049, 0051-0052]).

It would have been obvious to modify <u>Gonzalez'</u> teachings with <u>Kim's</u> in order to inquire about the mobile communication subscriber database by the mobile communication service provider server, and it is determined that the mobile terminal number is recorded in the mobile communication subscriber database, a mobile communication charge of the purchaser is not delayed, and that the purchaser mobile terminal is not terminated or suspended, thus, the purchaser-identifying authentication code input from the purchaser terminal is identical to a purchaser-identifying authentication code recorded in the mobile communication subscriber database.

Regarding Claims 7 and 14: <u>Gonzalez</u> discloses the previous claim.

<u>Gonzalez</u> does not specifically disclose: wherein the mobile communication subscriber database stores a predetermined payment limit capable of being settled by the mobile terminal and a total payment accumulated until now,

- wherein, in the step (b)/(d), the price information is further transmitted to the mobile communication service provider server, and

- wherein, in the step (c)/(e), the certification success code is transmitted under the additional condition that as a result of inquiring the mobile communication subscriber database by the mobile communication service provider server, it is determined that a sum of the accumulated total payment and the price is not exceeding the payment limit.

However, <u>Kim</u> does specifically disclose: wherein the mobile communication subscriber database stores a predetermined payment limit capable of being settled by the mobile terminal and a total payment accumulated until now (see <u>Kim</u>: [¶ 0024]),

- wherein, in the step (b)/(d), the price information is further transmitted to the mobile communication service provider server (see <u>Kim</u>: Abstract; [¶ 0011]), and

- wherein, in the step (c)/(e), the certification success code is transmitted under the additional condition that as a result of inquiring the mobile communication subscriber database by the mobile communication service provider server, it is determined that a sum of the accumulated total payment and the price is not exceeding the payment limit (see <u>Kim</u>: Abstract; mobile phone **100**; **Figs. 1, 2**; [¶¶ 0004, 0006, 0008, 0011-0013, 0016-0017, 0021-0022, 0024-0028, 0038, 0041, 0043, 0045, 0048-0049, 0051-0052, 0059-0060]).

It would have been obvious to modify <u>Gonzalez'</u> teachings with <u>Kim's</u> in order to determine that a sum of the accumulated total payment and the price is not exceeding the payment limit.

Regarding Claims 8 and 15: <u>Gonzalez</u> discloses the previous claim.

<u>Gonzalez</u> does not specifically disclose: wherein, in the step (d)/(c), the access to WAP is conducted by means of manipulation of a call button provided on the purchaser mobile terminal.

However, <u>Kim</u> does specifically disclose: wherein, in the step (d), the access to WAP is conducted by means of manipulation of a call button provided on the purchaser mobile terminal (See <u>Kim</u>: [¶ 0025]).

It would have been obvious to modify <u>Gonzalez'</u> teachings with <u>Kim's</u> in order that the access to WAP is conducted by means of manipulation of a call button provided on the purchaser mobile terminal, such as a **"*89"** number, which would be the call number to request the payment to the payment transaction server **300**.

Regarding Claims 9 and 16: <u>Gonzalez</u> discloses the previous claim.

<u>Gonzalez</u> does not specifically disclose: wherein, in the step (a), a member store code of the electronic shopping mall server is further received from the purchaser terminal,

- wherein, after the step (d)/(e), the method further comprises the step of storing a mobile terminal number of the payment-approved mobile terminal, a payment-approved price, a payment-approved product information, a member store code of the electronic shopping mall server and a payment approval date in a payment approval database.

However, <u>Kim</u> does specifically disclose: wherein, in the step (a), a member store code of the electronic shopping mall server is further received from the purchaser terminal,

- wherein, after the step (d), the method further comprises the step of storing a mobile terminal number of the payment-approved mobile terminal, a payment-approved

price, a payment-approved product information, a member store code of the electronic shopping mall server and a payment approval date in a payment approval database (see Kim: member store code or code for member store or merchant store code **400**; Abstract; mobile phone **100**; **Figs. 1, 2, 4A & 4B**; [¶¶ 0022, 0025-0028, 0038-0039, 0041-0042, 0044-0048, 0050-0057, 0061]).

It would have been obvious to modify Gonzalez' teachings with Kim's in order to store a mobile terminal number of the payment-approved mobile terminal, a payment-approved price, a payment-approved product information, a member store code of the electronic shopping mall server and a payment approval date in a payment approval database.

Regarding Claims 10 and 17: Gonzalez discloses the previous claim.

Gonzalez does not specifically disclose: further comprising the steps of, after the step (d)/(e):

- transmitting a payment approval code to the electronic shopping mall server; and

- storing a payment-approved price, a payment-approved product information and a payment approval date in a selling information database by the electronic shopping mall server under the condition that the payment approving code is received.

However, Kim does disclose:

- transmitting a payment approval code to the electronic shopping mall server (see Kim: Abstract; **Figs. 1, 2, 4**; [¶¶ 0002, 0004, 0011, 0017-0024]); and

- storing a payment-approved price, a payment-approved product information and a payment approval date in a selling information database by the electronic shopping mall server under the condition that the payment approving code is received (see Kim: member store code or code for member store or merchant store code **400**; Abstract; mobile phone **100**; **Figs. 1, 2, 4A & 4B**; [¶¶ 0004, 0006, 0008, 0011-0013, 0016-0017, 0021-0022, 0024-0028, 0038-0039, 0041-0042, 0044-0048, 0050-0057, 0061]).

It would have been obvious to modify Gonzalez' teachings with Kim's in order to transmit a payment approval code to the electronic shopping mall server; and store a payment-approved price, a payment-approved product information and a payment approval date in a selling information database by the electronic shopping mall server under the condition that the payment approving code is received

Conclusion

18.   The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

- Tomoike, Hiroyuki (US 20010029498) discloses: Payment acting service method and system.

- <u>Tomoike, Hiroyuki</u> (US 20020017561) discloses: Electronic payment system using accounting function in a mobile communication network.

- <u>Hui, Helen Shan-Shan et al.</u> (US 20020073027)L disclose: Mobile payment system.

- <u>Lansing, Paul et al.</u> (US 20020083009) disclose: System and method for completing on-line transactions and micro-transactions.

- <u>Gerson, Howard</u> (US 20020107007) discloses: Method for wireless telephony payment and an apparatus therefor.

- <u>Urabe, Akio</u> (US 20020128929) discloses: Electronic commerce system and electronic commerce method.

- <u>Lei, Jonathan L. et al.</u> (US 20030158891) disclose: Utilizing mobile devices as a communication proxy for non-connected terminals.

- <u>Horn, Michael et al</u>. (US 20040002917) disclose: Method and arrangement for electronically transferring an amount of money from a credit account memory.

- <u>Kim, Min-Suh</u> (US 20040068448) discloses: Electronic financial transaction system and method providing real-time authentication service through wire/wireless communication network.

- <u>Kuth, Rainer et al</u>. (US 20040083168) disclose: Payment system for cashless payment transactions.

- <u>Labrou, Yannis et al.</u> (US 20050187873) disclose: Wireless wallet.

- <u>CORDERY R A et al.</u> (US 20050203854) disclose: Online transaction method using mobile phone, involves establishing link with entity using direct link data obtained from decoded bar codes, and authenticating initiated transactions using digital signature.

- <u>Das, Pradeep K. et al.</u> (US 20050203854) disclose: Method and system for using a camera cell phone in transactions   .

- <u>Gray, R. O'Neal</u> (US 20050224575) discloses: System and method for facilitating the purchase of goods and services.

- <u>Hitalenko; Boris et al.</u> (US 20060106699) disclose: System and method for conducting secure commercial order transactions.

- <u>Kim; Min-Suh</u> (US 20070005492) discloses: Electronic settlement method by conditional trade.

- <u>Urabe; Akio</u> (US 20070299739) discloses: Electronic Commerce System and Electronic Commerce Method.

- <u>Fitzgerald; Shawn V. et al.</u> (US 20080048025) disclose: Method for Electronic Payment.

- <u>Sehr; Richard P.</u> (US 6565000) discloses: System and methods utilizing passport documents.

- <u>Sehr; Richard P.</u> (US 6609658) discloses: Travel system and methods utilizing multi-application traveler cards.

- <u>Sehr; Richard P.</u> (US 6910628) discloses: Travel system and methods utilizing multi-application airline passenger cards.

- <u>Gray; R. O'Neal et al</u>. (US 7275685) discloses: Method for electronic payment.

- <u>Urabe; Akio</u> (US 7308424) discloses: Electronic commerce system and electronic commerce method.

- <u>Tomoike; Hiroyuki</u> (US 7343344) discloses: Electronic payment system using accounting function in a mobile communication network.

- <u>Villaret; Jean-Marc et al</u>. (US 7428507) disclose: System and arrangement for processing payments for purchases through a payment server.

19.   Any inquiry concerning this communication or earlier communications from the examiner should be directed to Barbara Joan Amelunxen whose telephone number is (571) 270-5297. The examiner can normally be reached on Monday-Friday -- 07:30-17:00.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James P. Trammell can be reached on (571) 272-6712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system.   Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/B. J. A./
Examiner, Art Unit 3694

October 2, 2008

/Mary Cheung/

Primary Examiner, Art Unit 3694